



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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ATTORNEYS FOR NewRez LLC d/b/a Shellpoint  
Mortgage Servicing as servicer for US Bank Trust  
National Association, Not In Its Individual Capacity  
But Solely As Owner Trustee For VRMTG Asset Trust

Order Filed on February 27, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Imo U. Etuk dba mDoc Holdings, LLC

DEBTOR

Case No.: 18-32212

Chapter: 13

Hearing Date:

Judge: ABA

Recommended Local Form


☒ Followed

☐ Modified

**ORDER RESOLVING CREDITOR'S CERTIFICATE OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: February 27, 2024**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Applicant's Counsel: Jerome Blank/Pincus Law Group, PLLC

Debtor's Counsel: Lee Martin Pearlman

Property Involved ("Collateral"): 808 B Harwood Ct., #808B, Mount Laurel, NJ 08054

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 3 months, from 12/01/2023 to 02/01/2024 less suspense in the amount of \$389.43

☒ The Debtor is overdue for 3 payments at \$1,398.67 per month.

☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.

☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.

Total Arrearages Due \$3,806.58

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$ \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.

☒ Beginning on 03/01/2024, regular monthly mortgage payments shall continue to be made in the amount of \$1,390.48.

☒ Beginning on 03/01/2024, additional monthly cure payments shall be made in the amount of \$634.43 for 6 months.

☐ The amount of \$\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$\_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☐ Immediate payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- ☒ Regular monthly payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
PO Box 650840  
\_\_\_\_\_  
Dallas, TX 75265-0840
- ☒ Monthly cure payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
PO Box 650840  
\_\_\_\_\_  
Dallas, TX 75265-0840  
\_\_\_\_\_

4. In the event of Default:

- ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.
- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$550.00, and costs of \$ 188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

In re:  
Imo U. Etuk  
Debtor

Case No. 18-32212-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 27, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Imo U. Etuk, 1321 Upland Drive, Suite 3872, Houston, TX 77043-4718

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

Name	Email Address
Amani Sahar Abdellah	on behalf of Creditor Lakes at Larchmont Condominium Association amanisabdellahesq@gmail.com kgardiner@hillwallack.com
Andrew B Finberg	ecfmail@standingtrustee.com
Elizabeth K. Holdren	on behalf of Creditor Lakes at Larchmont Condominium Association eholdren@hillwallack.com jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jerome Blank	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for US Bank Trust National Association et al jblank@pincuslaw.com amautz@pincuslaw.com

District/off: 0312-1

User: admin

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Date Rcvd: Feb 27, 2024

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Total Noticed: 1

Karina Velter

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for US Bank Trust National Association et al  
karina.velter@powerskirn.com brausch@pincuslaw.com

Kevin Gordon McDonald

on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Imo U. Etuk ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Mark A. Roney

on behalf of Creditor Lakes at Larchmont Condominium Association mroney@hillwallack.com  
kgardiner@HillWallack.com;mroney@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11